

Form 192 – aplccmpnrpt

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 20-18902-JNP  
Chapter: 7  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joseph J. Craddock  
754 Fourth Street  
New Gretna, NJ 08224

Social Security No.:  
xxx-xx-9158

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF FINAL ACCOUNT(S) OF TRUSTEE,  
OF HEARING ON APPLICATIONS FOR COMPENSATION  
(AND OF HEARING ON ABANDONMENT OF PROPERTY BY THE TRUSTEE)**

THE FINAL REPORT(S) and account(s) of the trustee in this case having been filed,

NOTICE IS HEREBY GIVEN that there will be a hearing held before Honorable Jerrold N. Poslusny Jr. on:

DATE: November 18, 2021  
TIME: 02:00 PM  
LOCATION: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

for the purpose of examining and passing on the report(s) and account(s), acting on applications for compensation and transacting such other business as may properly come before the court. Attendance by creditors is welcomed, but not required.

The account of the trustee shows:

TOTAL RECEIPTS:	\$260,000.00
TOTAL DISBURSEMENTS:	\$113,972.32
BALANCE ON HAND:	\$146,027.68

In addition to expenses of administration as may be allowed by the court, claims secured by liens and claims entitled to priority must be paid in advance of any dividends to general creditors. The following applications for compensation have been filed: (creditors may be heard before the applications are determined)

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APPLICANT(S)  
Trustee, Douglas S Stanger

COMMISSION OR FEES  
\$16,250.00

EXPENSES  
\$52.60.

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The trustee's application to abandon the following property will be heard and acted upon:  
None

The trustee's reports are available for inspection in the clerks office.

Any objection to the trustee's Final Report and Account must be filed (7) seven days prior to the above date and will be heard at that time of the final meeting.

Dated: October 13, 2021

JAN: kaj

Jeanne Naughton  
Clerk

In re:  
Joseph J. Craddock  
Debtor

Case No. 20-18902-JNP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Oct 13, 2021

User: admin  
Form ID: 192

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2021:

Recip ID	Recipient Name and Address
db	Joseph J. Craddock, 754 Fourth Street, New Gretna, NJ 08224
aty	+ Flaster Greenberg, Suite 103, 646 Ocean Heights Ave, Linwood, NJ 08221-1011
r	+ BHHS Fox & Roach Realtors, BHHS Fox & Roach Realtors, 1001 Tilton Road, Suite 101, Northfield, NJ 08225-1261
acc	+ Giuliano Miller & Company, 2301 E. Evesham Road, Pavillion 800, Suite 210, Voorhees, NJ 08043-4504
518906234	+ ACI, P.O. Box 717, Getzville, NY 14068-0717
518906238	+ ATERS001, P.O. Box 1280, Oaks, PA 19456-1280
518906235	+ Advanced Anesthesia Assoc, P.O. Box 4640, Rutherford, NJ 07070-0464
518906237	+ Apex Asset Management LLC, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
518906239	+ Coastal Neurosciences PC, P.O. Box 48081, Newark, NJ 07101-4881
519257284	+ Coastal Neurosciences, PC, 110 Harbor Lane, 2nd Floor, Somers Point, NJ 08244-2470
518906241	+ D & A Services, 1400 E. Touhy Avenue, Suite G-2, Des Plaines, IL 60018-3338
518906243	+ Fay Servicing, P.O. Box 619063, Dallas, TX 75261-9063
518926131	+ KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
518906246	+ MPAC Funding Corp, c/o Neal M. Ruben, Esq., 179 Avenue at the Common, Suite 201, Shrewsbury, NJ 07702-4558
518906247	+ MRS BPO LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
518906248	+ Northland Group, P.O. Box 390846, Minneapolis, MN 55439-0846
518979786	+ RAS Citron, LLC, Authorized Agent for Secured Creditor, 130 Clinton Road, Suite 202,, Fairfield, NJ 07004-2927
519209743	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
518906250	Select Portfolio Servicing, P.O. Box 65050, Salt Lake City, UT 84165
518906251	Tara Craddock, 1621 S. Shore Road #181, Cape May, NJ 08204
518978718	+ Towd Point Mortgage Trust, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield NJ 07004-2927

TOTAL: 21

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 13 2021 20:25:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 13 2021 20:25:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518906236	+ Email/Text: bnc@alltran.com	Oct 13 2021 20:25:00	Alltran Financial LP, P.O. Box 722910, Houston, TX 77272-2910
519264368	+ Email/Text: bankruptcy@bbandt.com	Oct 13 2021 20:25:00	BB&T now Truist, Bankruptcy Section, 100-50-01-51, P.O. Box 1847, Wilson, NC 27894-1847
518906240	+ Email/Text: convergent@ebn.phinsolutions.com	Oct 13 2021 20:25:00	Convergent Outsourcing Inc., P.O. Box 9004, Renton, WA 98057-9004
518906242	+ Email/Text: mrdiscen@discover.com	Oct 13 2021 20:24:00	Discover, P.O. Box 71084, Charlotte, NC 28272-1084
518906244	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 13 2021 20:25:00	Internal Revenue Service, P.O. Box 7346,

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518906245	+ Email/Text: ebn@ltdfin.com		Philadelphia, PA 19101-7346
		Oct 13 2021 20:25:00	LTD Financial Services, 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134
518906249	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 13 2021 20:23:47	Portfolio Recovery Services LLC, 120 Corporate Boulevard, Norfolk, VA 23502-4952
518906275	+ Email/PDF: gecsed@recoverycorp.com	Oct 13 2021 20:23:57	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519239606	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 13 2021 20:34:18	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Towd Point Mortgage Trust, RAS Citron, LLC, 130 Clinton Road, Suite 202., Fairfield, NJ 07004-2927
519045789	*P++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court., State of New Jersey, P.O. Box 283, Trenton, NJ 08625
518978719	*+	Towd Point Mortgage Trust, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield NJ 07004-2927

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2021 at the address(es) listed below:

Name	Email Address
Beverly McCall	on behalf of Debtor Joseph J. Craddock bsmccall@snip.net
Denise E. Carlon	on behalf of Creditor Wilmington Savings Fund Society dba Christiana Trust not individually, but solely as Trustee for NYMT Loan Trust I dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas S. Stanger	on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com,dss@trustesolutions.net,cdss11@trustesolutions.net
Douglas S. Stanger	doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com,dss@trustesolutions.net,cdss11@trustesolutions.net
Douglas S. Stanger	on behalf of Accountant Giuliano Miller & Company doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com,dss@trustesolutions.net,cdss11@trustesolutions.net
Harold N. Kaplan	on behalf of Creditor Towd Point Mortgage Trust hkaplan@rasnj.com informationathnk@aol.com

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William G. Wright

on behalf of Creditor Truist Bank successor by merger to Branch Banking and Trust Company and Susquehanna Bank  
wwright@capehart.com, jlafferty@capehart.com

TOTAL: 8